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ELECTIONS AND MEETINGS.

UNION EXCHANGE BANK,

Fifth Avenue, 20th Street,

New York, January 19, 1905.

At the annual meeting of the stockholders of this Bank, held January 12, 1905, the following were re-elected:

Thomas F. Ryans, Robert H. McCurdy,

Alvin W. Kreck, Herbert H. Vreeland,

John D. Morgan, Benj. L. Greenhut,

George T. Wilson, James C. Barnes,

John G. Luce, George A. Plimpton,

Harry Payne Whitney, Henry S. Sherman,

At a meeting of the Board of Directors of this Bank, held January 12, 1905, the following were re-elected:

Thomas F. Ryans, President, Herbert H. Vreeland and David

Wile, Vice-Presidents, were unanimously re-

elected.

Mr. William A. Davies was appointed Cashier;

Mr. Charles M. Chase, Assistant Cashier;

CHARLES M. ASHTON, Asst. Cashier.

REAL ESTATE TRUST COMPANY

30 Nassau Street.

At the Annual Meeting of the stockholders of this Company, held January 12, 1905, the following were elected:

Charles S. Swartout, Douglas Robinson,

James A. McLean, John J. O'Farrell,

Henry Lewis Morris, Henry W. Heighley,

and John C. H. Gilley, Esq., all of whom were re-elected for the term ending January, 1907, and the following gentlemen as Inspectors of Election for 1906.

Newbold T. Lawrence, Arthur D. Weeks,

Percy R. Price,

HENRY C. GILLEY, Secretary.

MUTUAL LIFE INSURANCE COMPANY

(Incorporated)

Mutual Reserve Building, 305-307 and 309 Broadway,

New York, January 17th, 1905.

Notice is hereby given that the stockholders of this Company, at the Meeting of the Mutual Life Insurance Company for the election of three Directors and Inspectors of the Company for the term ending January, 1905, will be present, and for the transaction of other business, at the Mutual Reserve Building, 305-307 and 309 Broadway, New York City, on Wednesday, January 17th, 1905, at 1 P. M., and that the following persons will open the polls at 1 P. M. and close at 3 P. M. of that day.

CHARLES W. CAPRARI, Secretary.

THE FOURTH NATIONAL BANK

of the City of New York

At the annual meeting of the stockholders of this Bank, held January 12, 1905,

the following gentlemen were unanimously re-elected:

J. Edward Simmons, Robert W. Stuart,

Cornelius N. Bills, Richard T. Wilson,

Charles S. Swartout, William S. Oddy,

At a meeting of the Board of Directors, held this day, Mr. Edward Simmons, President, and Mr. James J. Cannon, Vice-President, were unanimously re-elected.

CHARLES H. PATTERSON, Cashier.

PLEASE TAKE NOTICE THAT THE ANNUAL MEETING OF THE STOCKHOLDERS OF THE UNITED ENGINEERING COMPANY, for the purpose of electing three Directors and Inspectors of Election, will be held before the meeting, will be held on the Twenty-third day of January, 1905, at 1 P. M., at the office of the company, 125 Broadway, 26th Floor, in the City of New York. The transaction of other business will be held on the Twenty-first day of January until the Twenty-fourth day of January, 1905.

HERBERT BROWN, Secretary.

NOTICE IS HEREBY GIVEN that the annual meeting of the stockholders of The United Electric Light & Power Company, for the election of three Directors and Inspectors of Election, will be held at the office of the company, 117 Broadway, 26th Floor, in the City of New York, on Friday, February 3rd, 1905, at eleven o'clock in the forenoon.

GEORGE H. CHURCH, Secretary.

New York, January 18, 1905.

Consolidated Gas Company of New York

I Irving Place

At the Annual Meeting of the Stockholders of this Company for the election of Trustees to serve during the ensuing year, will be held at the office of the company, 117 Broadway, 26th Floor, in the City of New York, on Monday, January 24, 1905. Polls will open from 12 M. to 1 P. M. Transfer books will close Saturday, January 22, at 12 M., and reopen Tuesday, January 24, 1905.

A. CARTER, Secretary.

THE ANNUAL MEETING

of the City of New York

At the annual meeting of the stockholders of this Bank, held January 12, 1905,

the following gentlemen were unanimously re-elected:

J. Edward Simmons, Robert W. Stuart,

Cornelius N. Bills, Richard T. Wilson,

Charles S. Swartout, William S. Oddy,

At a meeting of the Board of Directors, held this day, Mr. Edward Simmons, President, and Mr. James J. Cannon, Vice-President, were unanimously re-elected.

CHARLES H. PATTERSON, Cashier.

NOTICE IS HEREBY GIVEN that the annual meeting of the stockholders of The United Electric Light & Power Company, for the election of three Directors and Inspectors of Election, will be held at the office of the company, 117 Broadway, 26th Floor, in the City of New York, on Friday, February 3rd, 1905, at eleven o'clock in the forenoon.

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A. CARTER, Secretary.

MONEY AND EXCHANGE.

Money on call, 1% 1/2 per cent.; last loan, 2

per cent.; ruling price, 2 per cent. Time

money quoted at 2 1/2 per cent. for sixty

days, and 3 1/2 per cent. and 4 1/2 per cent.

Commercial paper is quoted at 4 1/2 per cent. for prime single

notes and bills receivable; otherwise, 5

per cent.

There was a better demand for remittance

in the foreign exchange market today, and we offered a bill of lading for 100,000

sterling, 10 points, increasing rates hardened.

Sterling rose 10 points. Post rates were

quoted at 10 1/2 per cent. for 10 days,

Actual rates: Long bill, \$8.52500;

\$8.833, sight drafts, \$8.765-\$8.870, and cable rates, \$8.765-\$8.870.

At 1 1/2 per cent. for 10 days, and 2 1/2 per cent. for 30 days.

Reichsmarks were quoted at 95

for long, and 93 1/2 for short. Goldlbers were quoted at 93 for long, and 94 1/2 plus 1 1/2

for short.

Domestic exchange in New York, Boston

and premium, Chicago, 20 premium.

Charleston, Banks, 10 premium.

Montreal, Pa., 10 premium.

New Orleans, 10 premium.

St. Louis, 10 premium.

Montreal, Pa., 10 premium.

Minneapolis, 10 premium.

Louisville, 20c premium.

Milwaukee, 10 premium.

St. Paul, 10c premium.

Minneapolis, 10c premium.

St. Paul, 10c premium.

Premium, 10c premium.

Chicago, 10c premium.

Edison, 10c premium.

Cotton, 10c premium.